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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/447,524) CERTIFICATE OF FAX TRANSMISSION

Appl. No. : 09/447,524) I hereby carrify that this correspondence and all marked attachments are being facsimile transmitted to the Patent and Trademark Office on the date shown below:

For : ELECTRONIC FACTORING) March 6, 2002

Examiner : Dick Fults) Eric M. Nelson, Reg. No. 43,829

PRELIMINARY AMENDMENT

United States Patent and Trademark Office P.O. Box 2327 Arlington, VA 22202

Dear Sir:

Prior to examination, please enter the following claim amendments.

IN THE CLAIMS

Please cancel, without disclaimer or prejudice, Claims 2-5 and 19.

Please amend Claims 1, 3-7, 10-18, and 20.

(Amended) A method of electronic factoring, the method comprising; for providing an electronic platform for use by a plurality of buyers, vendors and at least one financial institution for factoring receivables, wherein the electronic platform is not administrated by the vendors;

receiving, in the electronic platform, application information that is provided directly from the buyers,

electronically assigning, in the electronic platform, each of the buyers a credit limit for purchase of goods or services, wherein the credit limit indicates a transaction limit of the buyer for purchasing goods or services in exchange for a receivable;

-1-

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March 8, 2002

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Examiner Dick Fults

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UNITED STATES PATENT AND TRADEMARK OFFICE

FACSIMILE NO.:

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FROM:

Eric M. Nelson

CLIENT CODE:

SN: 09/447,524; Our Ref. ENET30.005A

PAGES:

13 (INCLUDING THIS SHEET)

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MESSAGE:

The following are being transmitted for OFFICIAL filing in the USPTO:

1. Transmittal Letter

2. Preliminary Amendment in 11 pages

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PATENT

Case Docker No. ENET30.005A Date: March 6, 2002

Page 1

In re application of : Treider, et al.

App. No. : 09/447,524

Filed : November 23, 1999

For : ELECTRONIC FACTORING

Examiner : Dick Fults

Art Unit : Unknown

the Falent and Trademark Office on the date shown below:

March 6, 2002

Frie M. Nelson, Reg. No. 43,829

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Arlington, VA 22202

Sir:

Transmitted herewith is a preliminary amendment in the above-identified application.

The fee has been calculated as shown below:

CLAIMS AS FILED						
<u> </u>	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NO. PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEE
Total Claims	16		20	= 0 ×	\$9	= \$0
Independent Claims	5		4	= 1 ×	\$42	= \$42
If application has bee dependent claim(s),		tain multiple			\$140	= \$0
				TOTAL ADDITIONAL FEE FOR THIS AMENDMENT		E \$42

(X) The present application qualifies for small entity status under 37 C.F.R. § 1.27.

(X) Charge \$42 to Deposit Account No. 11-1410.

(X) Please charge any additional fees, including any fees for additional extension of time, or credit overpayment

to Deposit Account No. 11-1410.

Eric M. Nelson Registration No.

Registration No. 43,829 Attorney of Record

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